To the HONOURABLE the

Commons of England

Assembled in

Parliament.

PROPOSALS Humbly Offered to lay down a Method which will totally prevent all *Robberies* upon the Highway, Raise *Five Hundred Thousand* Pounds *per Annum* to the Government, and Increase Dealings of all kinds.

1. *By Erecting Chambers of Accompts in the Kingdom, to return money from place to place, as Trade shall require.*
2. *By a Computation made of the number of people in* England, Wales, *&c with the consumption of Goods transferred from place to place throughout the Kingdom.*
3. *The Ways of transmitting moneys, from place to place, on sight of Bills, and ballancing of Accompts.*
4. *By wayes and means to furnish those Chambers of Accompts with Cash, sufficient to answer, in ready moneys, all the Goods that shall be bought and sold throughout the Kingdom.*
5. *By presuming that the Profits, arising from the said Chambers, will amount to the sum of* 500000 *l.* per Annum; *Persons paying no more for such returns than has been Customary, time out of mind, on the like occasions.*

1. WERE there Four *Grand Chambers of Accompts* erected in *London*, (being the *Metropolitan City* of the Kingdom) to answer all Countys in *England, Wales*, &c. and those nominated *The Principal* or *Grand*

1695.

Chambers of each County, or Diviſion; and let them have *power* to fix a *Petty Chamber* in moſt Principal Towns of *Trade*, throughout the Kingdom, *&c.* Providing for every *Principal* or *Grand Chamber*, a *different Stamp*; with *Numbers* to be kept in every *Petty Chamber*, ſo fixed, (as aforeſaid) placing *Clerks*, in each *Chamber* of *London*, diſtinctly for each County. And were all *Inland Bills* ſtrictly forbid, and all *Gentlemen*, and *Chapmen*, *Carriers*, and *Hagglers*, Prohibited from *Travelling* with any *Sum* or *Sums* of *money* (more than to *Defray* their *Travelling Charges*:) But ſo often as occaſion *offers*, let each, and every *Perſon*, pay ſuch *greater* Sums of *money* into any of the *Chambers*, from whence it may be *Remitted* to any place, as deſired, with as great *Expedition* as the *General Poſt* can reach it: The Party having his *money* ſo *Remitted*, paying for the ſame *Three Pence per Pound*; or ſomething more or leſs, according to the *diſtance of Place* from whence it ſhall be ſo *Remitted*.

2. IT is ſuppoſed (by common *Computation*) that there are *Six Millions* of *people* in the Kingdom of *England*, Dominion of *Wales*, &c. (which if ſo) they cannot ſubſiſt, one with another, for leſs *Charge*, in *Meat*, *Drink*, and *Apparel*, than *Seven* Pounds *per Annum* each perſon, which amounts to *Forty Two Millions* Yearly expended in the way of *Trade* and *Commerce*; which at *Three Pence* per Pound, Annually paid for ſuch *Returns*, or *Tranſmittances* of *money*, as aforeſaid, amounts to the Sum of *Five Hundred Twenty Five Thouſand* Pounds *per Annum*, beſides the large Sums that are expended in a Year for *Houſhold Goods*, *Plate*, *Jewels*, &c. ☞ *Note*, What is Conſumed in the Year muſt be the Gain of *Trade*; the *Returns* are infinitely more.

Thirdly,

3. SUPPOSE a Merchant, or any other Trader, or *Dealer*, ſells his *Goods*, *Cattle*, or *Wares*, in any part of the Kingdom, *&c.* receiving his *moneys* for the ſame, being the Sum of a Thouſand pounds, more or leſs; he or they paying ſuch ſum or ſums into the *Chamber* next adjoyning, may have it *remitted* to any part, without running any Hazard; the perſon receiving the ſame, diſcounting *Three Pence per* pound, more or leſs, according to the diſtance of place: And upon payment of his *moneys* into the ſaid *Chamber*, he ſhall *Receive* a Bill of Return *indented*; the *Office* or *Chamber* Filing another of the ſame *Date*; and a third ſo agreeing with the two former, ſhall be ſent to the place, where he intends to *receive* the ſame, with advice to pay it to the ſaid Party, or his Order, upon the ſight of the *Party*'s Bill ſo mentioned, making ſuch *payment* in good Currant Coin of *England*; and upon *payment thereof*, to give his *Receipt*, indorſed upon the ſaid Bill, for ſo much Moneys, as the ſaid Bill *expreſſes* to be due: By which means every *Petty Chamber* may be able to adjuſt his Accomps with the *Grand Chambers* of *London*, as often as they ſhall be required to do the ſame.

4. AS to the Furniſhing the ſaid Chambers with *Caſh* ſufficient to anſwer ſuch Ends, I *preſume* the *moneys Collected* for the KING's Taxes; The *Exciſe*, and other *moneys* already *Charged*, and to be Charged, by *Act of Parliament*, with Moneys payable for all manner of *Goods* or *Commodities* through the Kingdom in parts *remote*; being paid into the ſaid *Chambers*, in each Town or County, as aforeſaid, in order to be *Remitted* to other parts of the Kingdom; may (as I humbly conceive) anſwer the ENDS Propoſed, with all Objections that ſhall be made againſt it; only allowing

Petty Chapmen, who ſhall Travel the Country for ſome Miles, to lay out *moneys* in order to buy up Goods; as Wooll, *&c.* buying *two* or *three* Tod in one place, and *three* or *four* in another, where they can meet with them: For it is not to be imagined, ſuch *Chapmen* as theſe ſhall have their *moneys* remitted, by reaſon of the great uncertainty in what place they ſhall buy their Goods: But my meaning is, That ſuch Perſons, who bring their Goods to a certain Town or Market, ſelling them for *conſiderable ſums*; and ſuch Perſons, who ſhall carry in their *moneys* to a Market or Fair to Buy with. (As for *Example.*) A Perſon living at *Exeter*, or any other place, hearing of a parcel of Wooll to be ſold at *Northampton*, or any other place Croſs the Country, though far *remote*; The ſaid Party, paying the *moneys* he intends to lay out, into the *Chamber* of the Town aforeſaid, the *Clerk* of that *Chamber*, ſending up the *Advice-Indenture*, to the proper Clerk of the ſaid County, he ſhall *Remit* the *moneys* to the *Chamber* of the ſaid *Town*, with as much *expedition*, as the Poſt can make: And in like manner, may all *Gentlemens Rents*, or *moneys* for Portions, and Purchaſes be *tranſmitted* throughout the Kingdom. For if any perſon ſhall *adventure* to Travel with Sums of *money*, after having ſuch *conveniencies* provided for their ſo ſafe and eaſy ways of *Remittances*, I Judge the Country ought not to be Liable to make good what ſhall be ſo loſt by *Robberies* after ſuch Bold and Daring Adventures. And they may *keep* an exact *Ballance* on all occaſions, in all places, and at all times throughout the Kingdom; by which means each Town may have a Bank of *money* by them, which, (as I conceive) will be no ſmall *Increaſe of Riches* throughout the Kingdom, cauſing all *manufacturies* to flouriſh much more than hitherto they have done, the failure of which is thought

thought to be for want of Moneys among them, which has occasioned many Country people to try their Fortunes in *London*, where money is more plenty, which hath much *depopulated* the Country, thereby *damnifying* very much both Gentlemens Estates, and done great injury to all Manufacturies.

FURTHER, There are several *principal Towns* and places of Trade; as *Exeter*, *Norwich*, *Colchester*, *Hull*, *Leeds*, &c. wherein the Goods are bought by the Inhabitants of the said places, and there vended; which *moneys*, with the *Kings Revenues*, being paid into the Bank of the said places, must inevitably be *equivolent* to the *manufactures* made in the said Towns, and vended else-where: For suppose each of those do *vend* and make *great quantities* of *Woollen manufacturies*, being the *Stable Commodities* of the Kingdom, the more they make the better, being the *greater number* of People must be imployed therein; And we find by *experience*, That (by the *Wisdom* and *Providence* of *GOD*) *Noblemen*, *Gentlemen*, *Shopkeepers*, *Merchants*, &c. are so promiscuously intermixed in Towns and Villages among Handicrafts, being subservient one to another, as *different members* of one and the same body; and supposing there are *Twenty* or *Thirty Thousand* Souls in each Town or place; These must all be *Fed* and *Cloathed*, with all things according to their several Ranks and Qualities; and, by *consequence*, must Trade in *Linnen*, *Woollen*, *Silk*, &c, and in all *Grocery Wares*, *Wine*, *Oyl*, *Tobacco*, *Iron*, *Lead*, *Tin*, *Copper*, *Glass*, &c. and in all sorts of *Grain*, *Cattle*, *Fruits*, *Dyes*, and *Druggs*, without which, no place can well subsist. Now let the *Traders* of the said Towns, and Villages nigh adjacent, pay into the Banks of the said places, all the *moneys* which shall become due in Parts remote, for the Goods *vended* by them: The prime

cost

coſt of all ſuch Goods conſumed, together with the Money Collected for *Exciſe*, the *Land Tax*, and *Cuſtoms*, being paid into the next Chamber, or Bank, in or nigh the place, muſt make a ſufficient Fund of Money in all the Banks of each County, Town, or City, to anſwer all Goods and Manufactories that ſhall come out of the Countries, being the prime Coſt of *materials* are allowed for: But if any Merchant or Dealer ſuppoſe the Manufactures made in the Countries, and ſent abroad, are of greater value than the prime Coſt of Goods, that are bought and conſumed in the Countrys; I beg to know how it happens, That ſuch Town or County has not gain'd the greateſt part of the Kingdoms Wealth; which, if any perſon ſatisfies me in, I ſhall look upon all my pains, and ſerious thoughts, about this *Project*, to be vain imaginations, and ſhall deſiſt further to urge it.

AND ſo ſoon as the KING's *Money* ſhall be paid into any of the ſaid *Chambers* in the Country, it may be drawn off here from the *Chief Chambers* in *London*, at the pleaſure of the *Lords* of the *Treaſury*: Which will occaſion the Paying in of the Kings *Revenues* into the *Exchequer* with more *Expedition* by the *Sub-Collectors*, being the firſt Charge laid upon the *Moneys* given *His Majeſty*, which will ſave the *Government* 100000 *l. per Annum.* ſo much and more being now paid for *Collecting*; going through ſo many Hands.

5. I Humbly Conceive it may be highly improved, in like manner as the *Poſt-Office* has been ſince the firſt *Eſtabliſhment* thereof, which will conduce much to the *Good* of *Trade*, both in *City* and *Country*: For if *A. B.* or *C.* ſuffer for not having *Returns* of *Money*, according to expectation or deſire, certainly the greater part of the *Alphabet* muſt *ſenſibly Feel* it one way or

or other. But this *Method* being taken, it muſt, by *conſequence*, *leſſen* the *Intereſt* of *money*, highly advance *Lands*, *increaſe* the Income of the *General Poſt-Office*; I preſume by modeſt Computation, it will add a Third part, more to the Incomes of the ſame.

This I humbly conceive (if approved on by *His Majeſty*, and the Honourable *Houſes of Parliament*) may be worth *Five hundred thouſand pounds, per Annum.* or more, without hurting the *Subject*; paying no more for their *Returns* of *Money*, than they commonly now do upon occaſion of ſuch *Returns* by *Carriers*, or otherwiſe. Therefore the *Terms* in my *Propoſitions* being ſo eaſy (and the Service of ſo great value) I hope no Man can rationally Grudge at it, obtaining ſo great a Benefit by it; For I clearly conceive, both *City* and *Country* will Improve and Encourage ſuch an Eſtabliſhment, as ſhall make *Moneys* Circulate upon all Occaſions to their great advantage.

AND this being *Propoſed* for the *Publick Good*, I hope it will not be *Poſtpon'd*, but rather meet with that *Encouragement* from the *Government*, as may render it Uſeful for the Matter intended; which will not only be a *Great Benefit*, but alſo a *Great Honour* to the *Kingdom*. And I hope the *Objections* that may be raiſed againſt my *Propoſals*, are ſo Rationally Anſwered, as with Eaſe to be underſtood; relating to the Advance of Trade; the Improvement of Eſtates; the ſafe and quick Tranſmittances of Rents; the Benefit accrewing to the Poſt-Office: And in Removing of the Cauſe, it will moſt Effectually be the preventing of Robberies by High-way Men.

By { *D. B.*
{ *C. L.*

Note

☞ Note, *IT is allowed, by moſt men of* Deallings, *that the* Conſumption *of this City, within the* Weekly Bills *of* Mortallity, *is vaſtly* Great. *The Number of Black* Cattle *Conſumed* per *Week, Computed about* Three Thouſand; Calves, Sheep, Lambs, *and* Hoggs, *about* Thirty Thouſand; *the value of all ſorts of* Grain *not to be Known, beſides the vaſt Quantities of* Woollens *that are bought from the Countreys: From all which, 'tis plain, there may be* One Hundred Thouſand *Pounds ſaved to the Government, by drawing off the Kings Revenues and Taxes; (as aforeſaid) which will more than defray the Charge of ſuch an Advantageous Settlement, and the Kingdom will become as one intire Trading Body.*

FINIS.